

EXHIBIT “3”

*** 132214908-003 ***

P.O. Box 2000
Chester, PA 19022-2000

RETURN SERVICE REQUESTED

DECEMBER 27, 2004

FILE NUMBER 4908

JANET O FASHAKIN
10522 JAMAICA AV
RICHMOND HILL, NY 11418

Thank you for contacting TransUnion. Our goal is to maintain complete and accurate information on consumer credit reports. We have provided the information below in response to your request.

Re: General Policy

TransUnion's procedure for investigating disputed information is to contact, by mail or telephone, the source of the information. Each source is advised of your dispute and is requested to verify the accuracy and/or completeness of the information reported.

Once the verification responses are received, the disputed information is updated accordingly. Changes are reflected on the updated credit report that is sent to you at the conclusion of our investigation. If you have any questions regarding the results of the investigation, please contact the creditor(s) directly.

If you have any additional questions or concerns, please contact TransUnion at the address shown below, or visit us on the web at www.transunion.com for general information. When contacting our office, please provide your current file number 132214908.

P.O. BOX 2000
CHESTER, PA 19022-2000